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March 7, 1995

BY EXPRESS MAIL, RECEIPT NO. TB 780613427

The Honorable Assistant Secretary and
Commissioner of Patents and Trademarks
Washington, D.C. 20231
Attn: PATENT APPLICATIONS

Re: Application for United States Letters Patent
For: ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

Dear Sir:

Transmitted for filing is the above-referenced application for letters patent as follows:

INVENTOR: David L. James

FOR: ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

DRAWINGS: 2

SPECIFICATION: 44 pages, 91 claims

DECLARATION: Yes

ABSTRACT: Yes

ASSIGNMENT: Yes

FILING FEE: \$ 730.00 basic filing fee
\$1,976.00 additional for extra claims; multiple dependent claims
\$ 40.00 assignment filing fee

The Honorable Assistant Secretary and
Commissioner of Patents and Trademarks

Page 2

March 7, 1995

CHECK ENCLOSED - Check Number 244977 in the amount of \$2,706.00
- Check Number 60330 in the amount of \$40.00

Certificate of Filing By Express Mail No. TB 780613427

Our postcard receipt, which we ask that you acknowledge and return to us, is also enclosed.

Respectfully submitted,



Edwin M. Baranowski

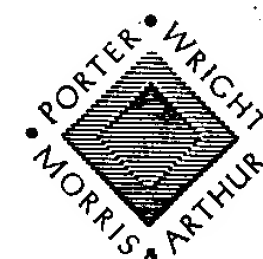
Enclosures

cc w/enc.:

Mr. David L. James
John Liebersbach, Esq.



COLUMBUS/107263.01





CERTIFICATE OF FILING BY EXPRESS MAIL

hereby certify that the accompanying

Application for Letters Patent

Inventor: David L. James

Entitled: ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

Dated: March 7, 1995

Attorney Docket No.: 1260900-50349

including Specification: 44 pages

Claims: 91

Abstract: x Yes No

Declaration: x Yes No

Drawings: 2 sheets x informal

Filing Fee: \$2,706.00 - check number 244977 enclosed
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Assignment: Yes

was mailed to the Honorable Commissioner of Patents and Trademarks, Attn: PATENT APPLICATIONS, Washington, D.C. 20231, by Express Mail, Post office to Addressee, Receipt No. TB 780613427, postage prepaid on this 7th day of March, 1995.

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CLAIMS CALCULATION SHEET FOR
ELECTRONIC PAYMENT INTERCHANGE CONCENTRATOR

	CLAIMS AS FILED					
	NUMBER FILED			NUMBER EXTRA	RATE	FEE
BASIC FEE (37 CFR 1.16 (a))					\$730	\$730
TOTAL CLAIMS (37 CFR 1.16 (c))	92	-	20	0	72	X \$22 1,584
INDEPENDENT CLAIMS (37 CFR 1.16 (b))	5	-	3	0	2	X \$76 152
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16 (d))	1				\$240	240
TOTAL						\$2,706